

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: J.V. Davies et al. Attorney Docket No.: SAC0121711
Application No.: 10/685290 Art Unit: 3686 / Confirmation No: 9822
Filed: October 14, 2003 Examiner: S. Rangrej
Title: ONLINE SYSTEM AND METHOD FOR PROCESSING
LIFE INSURANCE APPLICATIONS

AMENDMENT AFTER NON-FINAL ACTION

Seattle, Washington 98101

October 7, 2009

TO THE COMMISSIONER FOR PATENTS:

INTRODUCTORY COMMENTS

Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of the claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.

LAW OFFICES OF
CHRISTENSEN O'CONNOR JOHNSON KINDNESS^{LLC}
1420 Fifth Avenue
Suite 2800
Seattle, Washington 98101
206.682.8100